

### **Amendment to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

#### **Listing of Claims:**

1. (Currently amended) A computer-implemented method, comprising:
  - storing information identifying a payment issue time of each of one or more payments to a payee, wherein each of the one or more payments have a same form of payment;
  - receiving post-issue event information associated with each of the one or more payments; and
  - determining a ~~period of payment lead~~ time, based upon the stored information and the post-issue event information, to complete a future payment to the payee issued on behalf of a payor; and
  - associating the payment lead time with the payee;
  - wherein the prior steps are performed by one or more payment servicing computers.
2. (Currently amended) The method of claim 1, wherein the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level, and further comprising:
  - identifying the post-issue event information of the type having the highest priority level;
  - wherein the ~~period of payment lead~~ time is determined based at least partially upon the stored information and the post-issue event information having the highest priority level; and
  - wherein the prior steps are performed by the one or more payment servicing computers.

3. (Currently amended) The method of claim 1, wherein:

the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and

the ~~period of payment lead~~ time is determined based at least partially upon the stored information and the one of the plurality of types of post-event information having the highest priority level for which a number of instances of receipt is greater than an associated threshold number.

4. (Previously presented) The method of claim 1, wherein the post-issue event information for each of the one or more payments includes at least one of i) posting information identifying a time that the payee posts the payment, wherein the posting information is received from the payee, ii) deposit information identifying a time that the payee deposits a payment instrument associated with the payment at a financial institution, wherein the deposit information is received from at least one of the payee, a payor on whose behalf the payment to the payee is issued, or a financial institution, or iii) settlement information identifying a time that a financial institution that maintains a deposit account upon which a debit associated with the payment is drawn settles the debit, wherein the settlement information is received from at least one of the payor or a financial institution.

- 5-7. (Cancelled)

8. (Currently amended) The method of claim 4, wherein the post-issue event information for each of the one or more payments includes posting information, and further comprising:

determining that a number of payments for which the post-issue event information includes posting information is less than a predetermined number of payments;

wherein the ~~period-of-payment lead time to complete a future payment to the payee~~ is determined based at least partially upon the stored information, the posting information, and at least one of the deposit information or the settlement information; and wherein the prior steps are performed by the one or more payment servicing computers.

9. (Currently amended) The method of claim 4, wherein the one or more payments is a plurality of payments, and further comprising:

determining that the post-issue event information comprises one of i) posting information, ii) deposit information, or iii) settlement information;

if the post-issue event information comprises posting information, determining an average period from time of payment issuance to time of payment posting for the plurality of payments;

if the post-issue event information comprises deposit information, determining the average period from time of payment issuance to time of depositing for the plurality of payments; and

if the post-issue event information comprises settlement information, determining the average period from time of payment issuance to time of settlement for the plurality of payments;

wherein the ~~period-of-payment lead time to complete a future payment to the payee~~ is based at least partially upon the determined average period; and

wherein the prior steps are performed by the one or more payment servicing computers.

- 10-12. (Cancelled)

13. (Currently amended) The method of claim 1, further comprising:

receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;

determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined period of payment lead time associated with the payee to complete a future payment to the payee; and  
issuing a payment to the payee at the determined time;  
wherein the prior steps are performed by the one or more payment servicing computers.

14. (Cancelled)
15. (Currently amended) The method of claim 38 ~~32~~, wherein the payment option information transmitted via the user interface to the payor ~~associated with at least one payment option~~ further identifies a cost to the payor associated with issuing payment in accordance with ~~the~~ at least one of the at least two payment options.
16. (Currently amended) A system, comprising:
  - a memory configured to store computer-executable instructions and information identifying a payment issue time of each of one or more payments to a payee, wherein each of the one or more payments have a same form of payment;
  - a communications interface configured to receive post-issue event information associated with each of the one or more payments; and
  - a processor operable to execute the instructions to:
    - determine a period of payment lead time, based upon the stored information and the post-issue event information, to complete a future payment to the payee issued on behalf of a payor; and
    - associate the payment lead time with the payee.
17. (Currently amended) The system of claim 16, wherein:

the received post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level; and

the processor is further operable to execute the instructions to identify the post-issue event information of the type having the highest priority level, and to determine the period-of-payment lead time based at least partially upon the stored information and the post-issue event information having the highest priority level.

18. (Currently amended) The system of claim 16, wherein:

the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and

the processor is further operable to execute the instructions to determine the period-of-payment lead time based at least partially upon the stored information and the one of the plurality of types of post-event information having a highest priority level for which a number of instances of receipt is greater than an associated threshold number.

19. (Previously presented) The system of claim 16, wherein the post-issue event information, for each of the one or more payments includes at least one of i) posting information identifying a time that the payee posts the payment, wherein the posting information is received from the payee, ii) deposit information identifying a time that the payee deposits a payment instrument associated with the payment at a financial institution, wherein the deposit information is received from at least one of the payee, a payor on whose behalf the payment to the payee is issued, or a financial institution, or iii) settlement information identifying a time that a financial institution that maintains a deposit account upon which a debit associated with the payment is drawn settles the debit, wherein the settlement information is received from at least one of the payor or a financial institution.

- 20-22. (Cancelled)

23. (Currently amended) The system of claim 19, wherein the post-issue event information for each of the one or more payments includes posting information, and wherein the number of payments to the payee for which post-issue event information includes posting information is less than a predetermined number of payments, and wherein the processor is further operable to execute the instructions to determine the period of payment lead time to complete a future payment to the payee based at least partially upon the stored information, the posting information, and at least one of the deposit information or the settlement information.
24. (Currently amended) The system of claim 19, wherein:
- the one or more payments comprises a plurality of payments;
  - the processor is further configured to: determine that the post-issue event information comprises one of posting information, deposit information, or settlement information, ii) if the post-issue event information comprises posting information, determine an average period from time of payment issuance to time of payment posting for the plurality of payments, iii) if the post-issue event information comprises deposit information, determine the average period from time of payment issuance to time of depositing for the plurality of payments, v) if the post-issue event information is comprises settlement information, determine the average period from time of payment issuance to time of settlement for the plurality of payments, and v) determine the period of payment lead time to complete a future payment to the payee based at least partially upon the determined average period.
- 25-27. (Cancelled)
28. (Currently amended) The system of claim 16, wherein:

the communications interface is further configured to receive a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date; and

the processor is further operable to execute the instructions to i) determine a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined ~~period-of-payment lead time to complete a future payment to the payee~~ associated with the payee, and ii) cause a payment to be issued to the payee at the determined time.

29. (Cancelled)

30. (Currently amended) The method of claim 4, further comprising:

determining that a number of payments for which the post-issue event information includes one of i) posting information, ii) deposit information, or iii) settlement information, is greater than a predetermined number of payments; and

wherein the ~~period-of-payment lead time to complete a future payment to the payee~~ is determined based at least partially upon the stored information and the one of i) posting information, ii) deposit information, or iii) settlement information; and

wherein the prior steps are performed by the one or more payment servicing computers.

31. (Currently amended) The method of claim 9, wherein the post-issue event information comprises one of (i) deposit information or (ii) settlement information, and further comprising adjusting the average period, wherein:

if the post-issue event information comprises deposit information, adjusting the average period is based at least partially upon a predetermined depositing adjustment period; and

if the post-issue event information comprises settlement information, adjusting the average period is based at least partially upon a predetermined settlement adjustment period; and

wherein the prior steps are performed by the one or more payment servicing computers.

32. (Currently amended) The method of claim 1, further comprising:

transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the ~~period of payment lead time to complete a future payment to the payee associated with the payee;~~

receiving a selection of a first payment option; and

issuing payment to the payee in accordance with the first payment option;

wherein the prior steps are performed by the one or more payment servicing computers.

33. (Previously presented) The method of claim 32, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.

34. (Previously presented) The method of claim 32, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate payment and posting option.

35. (Currently amended) The method of claim 32, further comprising:

receiving ~~partial payment information, including an~~ identification of the payee, prior to transmitting the user interface; and



processing the ~~partial payment information~~ identification of the payee to determine whether payment associated with the partial payment information would be issued in electronic or paper form;

wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether payment associated with the ~~partial payment information~~ for the payee would be issued in electronic or paper form; and

wherein the prior steps are performed by the one or more payment servicing computers.

36. (Currently amended) The method of claim 35, ~~wherein the partial payment information includes further comprising receiving~~ at least one of (i) an account number of the payor associated with the payee or (ii) a payment amount, and wherein the determination of whether payment associated with the partial payment information would be issued in electronic or paper form is based at least partially upon the account number or the payment amount;

wherein the prior step is performed by the one or more payment servicing computers.

37. (Currently amended) The method of claim 32, further comprising receiving one of (i) a process date or (ii) a due date, wherein issuing payment to the payee in accordance with the first payment option is based at least partially upon the process date or the due date; and wherein the prior step is performed by the one or more payment servicing computers.

38. (Currently amended) The system of claim 19, wherein the processor is further operable to execute the instructions to:

determine that a number of payments for which the post-issue event information includes one of i) posting information, ii) deposit information, or iii) settlement information, is greater than a predetermined number of payments; and

wherein the ~~period of payment lead time to complete a future payment to the~~ payee is determined based at least partially upon the stored information and the one of i) posting information, ii) deposit information, or iii) settlement information.

39. (Currently amended) The system of claim 19, wherein the post-issue event information comprises one of (i) deposit information or (ii) settlement information, and wherein the processor is further operable to execute the instructions to adjust the average period, and wherein:

if the post-issue event information comprises deposit information, the average period is adjusted based at least partially upon a predetermined depositing adjustment period; and

if the post-issue event information comprises settlement information, the average period is adjusted based at least partially upon a predetermined settlement adjustment period.

40. (Currently amended) The system of claim 16, wherein:

the communications interface is further configured to: i) transmit a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the ~~period of payment lead time to complete a future payment to~~ associated with the payee, and ii) receive a selection of a first payment option; and

the processor is further operable to execute the instructions to i) cause the communications interface to transmit the user interface presenting at least two payment options for paying the payee, and ii) to initiate payment to the payee in accordance with the first payment option.

41. (Currently amended) The system of claim 40, wherein:

the communications interface is further configured to receive ~~partial-payment~~ information, including an identification of the payee; prior to transmitting the user interface; and

the processor is further operable to execute the instructions to process the ~~partial payment information~~ identification of the payee to determine whether payment associated with the ~~partial-payment information~~ would be issued in electronic or paper form;

wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether payment associated with the ~~partial-payment information~~ payee would be issued in electronic or paper form.

42. (Currently amended) The system of claim 40, wherein:

the communications interface is further configured to receive one of (i) a process date or (ii) a due date; and

the processor is further operable to execute the instructions to initiate payment to the payee in accordance with the first payment option is based at least partially upon the process date or the due date.

43. (Currently amended) The system of claim 40, wherein the payment option information transmitted via the user interface to the payor ~~associated with at least one payment option~~ further identifies a cost to the payor associated with issuing payment in accordance with ~~the at least one of the at least two payment options.~~

44. (Currently amended) A system, comprising:

means for storing information identifying a payment issue time of each of one or more payments to a payee, wherein each of the one or more payments have a same form of payment;

means for receiving post-issue event information associated with each of the one or more payments; and

means for determining a ~~period-of-payment lead time~~, based upon the stored information and the post-issue event information, to complete a future payment to the payee issued on behalf of a payor, and  
means for associating the payment lead time with the payee.